



OFFICE OF
INSURANCE COMMISSIONER

In the Matter of)

No. D06-259

OREGON AUTOMOBILE)
INSURANCE COMPANY,)

CONSENT ORDER
IMPOSING A FINE

An Authorized Insurer)
_____)

Findings of Fact:

1. Oregon Automobile Insurance Company ("OAIC") is authorized to conduct insurance business in Washington State. It issues property, casualty, marine transportation, surety, and vehicle insurance.
2. OAIC completed filing its calendar year 2004 April Supplemental filings with the Office of the Insurance Commissioner ("OIC") on July 7, 2005. OAIC filed its calendar year 2004 audited financial statements with the OIC on December 13, 2005.
3. OAIC completed filing its calendar year 2005 April Supplemental filings with the OIC on May 4, 2006.

Conclusions of Law:

1. OAIC's failure to timely complete filing of its calendar year 2004 April Supplemental filings and audited financial statements with the OIC and its failure to timely file its calendar year 2005 April Supplemental filings with the OIC constitute three violations of RCW 48.05.250.
2. RCW 48.05.185 authorizes the Commissioner to impose a fine in lieu of or in addition to the suspension or revocation of an insurer's certificate of authority.

Consent to Order:

OAIC consents to the following, in order to resolve this matter without further legal or administrative proceedings. The Insurance Commissioner consents to resolve this matter in consideration of the insurer's payment of a fine as set forth below.

1. OAIC consents to the entry of the foregoing Findings of Fact and Conclusions of Law, and acknowledges its duty to comply fully with all applicable laws and regulations of the State of Washington. It waives further administrative or legal challenge to the actions taken, or to be taken, by the Insurance Commissioner, related to the subject matter of this Order.



2. Within thirty days of the entry of this Order, OAIC will pay to the Insurance Commissioner a fine in the amount of \$2,500 (two thousand five hundred dollars).

3. Failure to pay the fine in full within thirty days of the entry of this order will constitute grounds for revocation of the certificate of authority held by OAIC in Washington State. It will also result in a civil action being brought by the Attorney General on behalf of the Insurance Commissioner, to recover the fine.

Executed this 11th day of October, 2006.

OREGON AUTOMOBILE INSURANCE COMPANY

By: Mary Augustyn

Printed Name: Mary Augustyn

Printed Corporate Title: Controller

Pursuant to the foregoing Findings of Fact, Conclusions of Law, and Consent to Order, the Insurance Commissioner orders as follows:

Order:

1. Oregon Automobile Insurance Company is ordered to pay, within thirty days of the entry of this order, a fine in the amount of \$2,500 (two thousand five hundred dollars).

2. Failure to pay the fine timely and in full will constitute grounds for revocation of the certificate of authority held by the insurer in Washington State. It will also result in a civil action being brought by the Attorney General on behalf of the Insurance Commissioner, to recover the fine.

Executed this 16th day of October, 2006

MIKE KREIDLER
Insurance Commissioner

By: Marcia G. Stickler
Marcia G. Stickler
Legal Affairs Division